



# **Helping You Transition to Adulthood: Resources for New Jersey's Youth**

**Mary Coogan  
Monica C. Gural  
Wendy Logan  
Elizabeth Manley  
Betsy Montalvo  
Jessica Trombetta**

## Table of Contents

Acknowledgements..... Page 3

Introduction..... Page 4

### **PART ONE**

#### **Transitioning: *Know How To Make Your Goals and Dreams a Reality***

Chapter 1: What “To Do” Before Reaching 18..... Page 5

Chapter 2: Transition to Adulthood..... Page 13

### **PART TWO**

#### **Education and Employment: *Discover all the Resources Available for You***

Chapter 3: New Jersey High Schools, Vocational High Schools, Colleges, and Universities..... Page 17

Chapter 4: Academic Scholarships..... Page 20

Chapter 5: Employment Opportunities..... Page 24

Chapter 6: Financial Assistance..... Page 25

### **PART THREE**

#### **Additional Resources: *Do Research to Find What You Need***

Chapter 7: Medical/Behavioral Health/Counseling.....Page 30

Chapter 8: Peer-to-Peer and Mentor Support..... Page 33

Chapter 9: Housing Services.....Page 37

Chapter 10: Transportation and Auto Coverage..... Page 40

Chapter 11: Special Services..... Page 41

### **PART FOUR**

#### **Closing: *Remember That Others Have Made It and So Can You***

Closing Remarks..... Page 46

About the Authors..... Page 49

## Acknowledgements

We want to thank the members of the Children In Court Improvement Committee (CICIC) who offered suggestions and provided us with information for this guide. Your contributions, feedback, and support are truly appreciated! We also want to express our deepest gratitude to Judge Sallyanne Floria for being a dedicated youth advocate and outstanding Chair to the CICIC.

In addition, we want to acknowledge the foster care youth groups and Youth Advisory Board members for their help on the information and structure of this guide. We definitely benefited from their help.

And finally, we would like to express our thankfulness to the many persons that provide resources and assistance to the young adult population. Thank you for your dedication to making life a little easier for our growing youth!

Thank you!  
Sincerely,

Mary Coogan  
Monica C. Gural  
Wendy Logan  
Elizabeth Manley  
Betsy Montalvo  
Jessica Trombetta

Summer 2014

You can find this guide on the Department of Children and Families' website at  
<http://www.state.nj.us/dcf/adolescent/>

**“Courage doesn’t always roar. Sometimes courage is the quiet voice at the end of the day saying, ‘I will try again tomorrow.’”**

**– Mary Anne Radmacher**

## **Introduction**

Dear Young Adult,

This New Jersey guide serves as a useful tool to assist you through the transition into adulthood. The information in this guide outlines resources as well as people who are available and willing to help you plan for your future. Ultimately, we want you to reach adulthood successfully!

When we were developing this guide there were three main objectives:

- 1.) To support the concept that you are NOT alone as you journey into adulthood;
- 2.) To give you resources that will make your transition into adulthood easier; and
- 3.) To offer useful activities that will help you organize, focus, and make decisions regarding your future so that you can access the resources you need in a timely manner.

We want to encourage you to believe that YOU ARE more than able to fulfill your dreams, accomplish your goals, embrace new possibilities, and trust the process of growing and learning. As you read through this guide we want you to think about a few things:

- What are my immediate needs?
- What are my long-term desires?
- How can I best use these resources?
- After completely reviewing the guide: Where do I go from here?

**We hope that you find this guide helpful! In addition, if there are any New Jersey resources that are not included in the guide that you would like us to know about please email us at: [mcoogan@acnj.org](mailto:mcoogan@acnj.org). Also, please feel free to email us with your feedback, suggestions, and/or how you used the guide.**

## PART ONE

### Transitioning: Know How to Make Your Goals and Dreams a Reality

#### Chapter 1: What “To Do” Before Reaching 18

Below is a Youth “To Do” Checklist to follow. In this checklist, you will find tasks to focus on/complete based on your age group. For the most part, these tasks are for you to complete while you are in the age bracket listed below. Some of the tasks might overlap in ages or they may need to be repeated (It *is* *OKAY* to repeat tasks if you need to).

It is important to complete each task in this chapter before you reach age 18. You will find boxes next to each task. When you have completed the task place a check mark in the box to show that the task was done. Some tasks will need you to re-visit them; place a check mark each time you complete the task and give dates for when you have placed a check mark for future reference.

#### YOUTH “TO DO” CHECK LIST

##### Ages 14 and 15

☐ **I am Attending School Regularly and I am Supporting a Safe and Productive High School Environment**

It is VERY important that you finish school and get a high school diploma. Here are some helpful tips that will help you graduate from high school. After every marking period, look at the tips again to make sure you are following them. Place check marks in the box above each year to make sure you are attending and participating in school.

- **Monitor** your attendance. Attend school regularly – unless you are REALLY sick. If you need to miss a day of school, get a note from your doctor or guardian for the absence(s).
- **Do** your homework, projects, and classroom work. Homework is the easiest part of your grade so turn in your homework when it is due. If you are having trouble doing the work, talk to your teacher and/or school counselor so that you are not punished and can get help.
- **Avoid** peer conflicts! **Avoid** peer pressure to use drugs! **Avoid** getting into fights! Be aware that fights and carrying drugs will lead to suspensions. Conflicts, drug usage, and fights are three things that could appear on your school records that are sent to colleges when you apply. The use of drugs may prevent you from getting a student loan. Drugs and violence can keep you from being successful! Be PEACEFUL and DRUG FREE.
- **Respect** your teachers and do not fall asleep in class! There are some teachers you may not like and some of the things you are being taught may be boring. It is very important for you to respect your teachers even if you don’t like what you’re doing. This will keep you from getting into trouble and not cause problems for the other students learning or for you.
- **Check-in** with your school counselor for class scheduling, local internships or volunteer positions, employment tips, scholarship and college information.

- **Stop bullying!** Do not get involved in or accept bullying. If you see someone being bullied or are bullied yourself, report it to your school bullying advocate or counselor. For more information and resources related to bullying, visit the following websites: <http://www.state.nj.us/education/students/safety/behavior/hib/>; [www.stopbullying.gov](http://www.stopbullying.gov)

### ☐ **I am Forming/Maintaining Respectful Family Relationships**

A family can be close friends, biological family, caretakers or anyone that is important in your life. It is important to know who these positive people are to you and how to maintain these good relationships. To learn about what is cool and what is not cool when you meet new people and learn how to build on those relationships visit [www.thatsnotcool.com](http://www.thatsnotcool.com). You can also download this document <http://www.fosterclub.com/files/PermPact.pdf>, it will help you to think about, identify, and strengthen important relationships and caring connections in your life.

### ☐ **I am Surrounding Myself With Positive Friends**

If you are involved with DCP&P (formerly known as DYFS) or are homeless you can hook-up with other young people around the state by joining a Youth Advisory Board (YAB). To obtain a list of YABs by county call 1-609-888-7100 or visit <http://www.state.nj.us/dcf/adolescent/involved/advocacy/>. [www.NJYouth4Youth.org](http://www.NJYouth4Youth.org) is an additional community network resource. Contact Sarah Koloski for details about NJYouth4Youth at 973-353-3007.

If you are involved with a CMO you can also get involved with the Youth Partnerships through your local Family Support Organization listed here <http://www.state.nj.us/dcf/families/support/support/>.

It doesn't matter if you are involved with DCP&P you should learn about the school and community groups that are active. Ultimately, find out how you can join them in order for you to meet new people! One way to do this is by talking to your school counselor about school clubs and activities or visit your town's department of recreation website.

### ☐ **I am Learning About Healthy Relationships**

You may start getting involved in romantic relationships. Be aware that there are state laws that do not allow adults over age 18 to engage in sexual intercourse with a minor. These are called "statutory rape laws" and every state is different in their statutory rape considerations and penalties. For statutory rape laws and penalties by state visit <http://www.cga.ct.gov/2003/olrdata/jud/rpt/2003-r-0376.htm>

Also, it is important to always respect your partner and yourself. You should always feel safe and comfortable in your relationship. You have the right to decide how you will move forward with your relationship. If you are concerned about how your partner treats you, you should talk to a trusted adult. You can also contact the National Dating Abuse Helpline, which is available 24 hours a day, at 866-331-9474. All calls and chats are anonymous and confidential. Visit [www.loveisrespect.org](http://www.loveisrespect.org) for further information and to chat online from 4pm-12am CST or please visit [www.breakthecycle.org](http://www.breakthecycle.org).

☐ **I am Adopted and Have Entered into the Adoption Registry**

The Adoption Registry can help you get in contact with your birth family members. If you were adopted in New Jersey through the DCP&P (formerly DYFS), you may be able to get information about your birth family through the Adoption Registry. The Adoption Registry can help you to get in contact with your birth family members and can help you with the following services: registration, non-identifying background information, limited search services, information and referrals.

If you have been adopted and would like information regarding your biological family, complete an adoption registry application. In order to obtain any information you must be the age of majority (18) or if a minor then your adoptive parents must give consent. Applications can be obtained from the Registry and should be updated when last names, current address or phone numbers change. To contact the staff of the Registry please call 609-888-7474 or email [dcfadoptionregistry@dcf.state.nj.us](mailto:dcfadoptionregistry@dcf.state.nj.us), or for more information visit: [www.nj.gov/njfoosteradopt/adoption/registry/](http://www.nj.gov/njfoosteradopt/adoption/registry/).

☐ **I am Participating In Volunteer Work**

Volunteering is an important way to give back to your community. These opportunities might be unpaid work but you will learn useful skills, expand your social network, and have something good to put on your on your resume. Here are links to volunteer opportunities in NJ: [www.volunteernewjersey.org](http://www.volunteernewjersey.org); [www.volunteernj.org](http://www.volunteernj.org); [www.jerseycares.org](http://www.jerseycares.org); [www.volunteerconnectnj.org](http://www.volunteerconnectnj.org)

☐ **I Have Identified My Life Goals and Explored Possible Careers**

Visit [www.njnextstop.org](http://www.njnextstop.org) to help you learn more about career and work interest in New Jersey. Visit [www.oedb.org/](http://www.oedb.org/) to get information regarding online learning opportunities This website will also help you to find colleges and universities that offer the degrees that match your career interests. Complete Activity One in this resource guide to identify and discover goals, interests, and strengths about yourself. Then complete Activity Three to help you in matching the careers that are a best fit for you.

☐ **I Have Explored the Options of Going to College or Pursuing Vocational Training**

It is cheaper for a person to attend a vocational school and it takes less time to begin a career and full-time employment, as compared to attending college immediately after high school. Working while attending a vocational school is easily possible; and most vocational programs offer full and part-time schedules. See Chapter 3 “New Jersey High Schools, Vocational High Schools, Colleges, & Universities” for more details. In addition, the private and public post-secondary vocational school database can be found at the following website location [www.rwm.org/rwm/tf\\_newj.html](http://www.rwm.org/rwm/tf_newj.html).

☐ **I am Preparing for the SATs**

Most colleges require that students take SATs or ACTs as part of their application process. Everyone should study and take the SAT and ACT even if they decide not to



attend college! There are prep classes you can take and practice books you can purchase to study on your own. Ask your school counselor for additional resources and help. Visit the following websites to find out about SAT prep courses: [www.princetonreview.com](http://www.princetonreview.com), [www.number2.com](http://www.number2.com), and [www.kaptest.com](http://www.kaptest.com).

If you cannot afford to take a class, you can still study on your own using a prep book with sample exams and helpful instructions. Visit the following websites to buy a book to prepare for SATs and ACTs: [www.amazon.com](http://www.amazon.com) and [www.barnesandnoble.com](http://www.barnesandnoble.com). And if you are a DCP&P (formerly known as DYFS) involved youth, ask your caseworker about funds that may be available to help you with your SAT/ACT preparation.

### ☐ **I Have Successfully Completed A Life Skills Assessment**

The Casey Life Skills Assessment is completed by you and your guardian or caregiver to identify the life skills you already know as well as the skills you need help with developing in order to become self-sufficient. The assessment is based on the responses that you and/or your caregiver provide. The Casey Life Skills Assessment is available at <http://caseylifeskills.secure.force.com/> and should be completed each year. The website is open to everyone and has many resources that you may find helpful.

### ☐ **I Have Discussed With My Division of Child Protection and Permanency (DCP&P) Caseworker How I Can Obtain Life Skills**

If you are a DCP&P involved youth, talk with your DCP&P caseworker about getting involved in your county's "Life Skills Training Program" and how to be referred. Contact information for county programs can be found at <http://www.state.nj.us/dcf/adolescent/involved/training/>.

If you are not involved with DCP&P, communicate with your school counselor on how you can obtain the necessary skills you need to become a productive and successful adult. Some schools have a School Based Youth Service Program (SBYSP) and provide skills training. Ask your school counselor about whether your school has a SBYSP or identify the SBYSP in your county at this website <http://www.state.nj.us/dcf/families/dfcp/>.

### ☐ **I Have Collected My Working Papers**

Working papers can be obtained from your school's main office. You will need several signatures before you can start working. Usually the signatures include a school official, your guardian, your new employer (manager at the job you will start at), and a doctor. You will need new working papers for each job you start while under the age of 18.

## **Ages 16 and 17**

### ☐ **I am Broadening My Social Network**

If you are a youth and involved with DCP&P, you can go onto national network websites for young people in foster care. Visit [www.fosterclub.com](http://www.fosterclub.com) or [www.fostercarealumni.org](http://www.fostercarealumni.org).



Regardless of whether you are a DCP&P or non-DCP&P involved youth, look for volunteer opportunities, community activities, and a chance to join school clubs. Ask your school counselor for opportunities. Also, see Chapter 8 for additional networking websites.

### ☐ **I Have Found a Job & Know My Employment Rights**

Working helps you to look into careers and determine whether you like that area of work. In order to help you get employment, visit a One-Stop Career Center nearest you. To find a career center visit: [www.careeronestop.org/](http://www.careeronestop.org/) or <http://lwd.state.nj.us/WorkForceDirectory/index.jsp?displayID=5&printacrossID=1>. To find a job visit: <http://jobs4jersey.com/>.

To learn more about laws and regulations concerning work hours and wages, visit [http://lwd.dol.state.nj.us/labor/wagehour/lawregs/child\\_labor\\_law.html](http://lwd.dol.state.nj.us/labor/wagehour/lawregs/child_labor_law.html)

### ☐ **I Have Learned Budgeting Skills**

Learning how to budget and manage money is very important. Talk to the trusted people in your life about how to budget money. Learn not to spend more than what you are earning and how to save money. Review “Chapter 6 Financial Assistance” in this guide for some additional information. Also visit these two websites designed to help you with money management: [www.moneyandstuff.info/teens.html](http://www.moneyandstuff.info/teens.html) and [http://www.fdic.gov/consumers/consumer/news/cnsum06/sum\\_06\\_color.pdf](http://www.fdic.gov/consumers/consumer/news/cnsum06/sum_06_color.pdf)

### ☐ **I Have Found a Positive and Influential Mentor**

Mentoring programs have been created throughout the state of New Jersey to ensure that young adults transitioning from adolescence to adulthood are receiving positive role models and support. Research local mentoring programs or ask your school counselor. If you are a DCP&P involved youth, ask your caseworker to make a referral to a mentoring program. Complete Activity Four when you have a positive mentor in your life.

### ☐ **I Studied for and Passed My Driver’s Permit Test**

New Jersey’s driver education booklets are available at your local Motor Vehicle Commission (MVC). These booklets will help you prepare for taking the written driver’s exam. If you have any questions ask your driver’s education instructor, or contact a MVC nearest you. For MVC locations by county please visit: [www.state.nj.us/mvc/Location/](http://www.state.nj.us/mvc/Location/).

### ☐ **I Have Found Programs That Will Help Me Prepare For College**

If you are a current or former DCP&P involved youth or you are homeless attend “A Night with New Jersey Foster Care (NJFC) Scholars Program” which is run by Foster and Adoptive Family Services (FAFS). These events are scheduled year-round and held throughout the state of New Jersey at various housing and life skills programs, high schools, and community centers. During the event FAFS staff provide assistance with completing the free Federal Student Aid (FAFSA) application and the NJFC Scholars Program application. The staff will answer questions you may have about attending a vocational/technical school, two-year college, four year college or university. If you

would like more information about these events or would like to schedule an event in your area please contact Ebony Dean at 800-222-0047 ext. 318 or [edean@fafsonline.org](mailto:edean@fafsonline.org).

You can also speak with your guidance or college/career counselor about college fairs or college nights held at your high school or in your area. They are usually held in the fall or spring during the evening hours and often while school is in session.

☐ **I am or Was a Youth Involved With the Division of Child Protection and Permanency (DCP&P) and I am Aware of Wraparound Funding and Aftercare Services**

For youth 18-22, who are currently or were involved with DCP&P, investigate “Aftercare Programs.” These programs can help you to get employment, housing, and post-high school education when your DCP&P case is closed or when it is getting ready to be closed. Participating in an “Aftercare Program” may allow a youth to have access to “wraparound funds” for short-term related expenses. See “Chapter 6: Financial Assistance” for further information about getting “wraparound funds” and the requirements. Go to this website to identify aftercare programs: <http://www.state.nj.us/dcf/adolescent/involved/>.

☐ **I Have Selected a Possible Career Path**

Be true to yourself! Select a career path or several possible career options that you believe you will be happy with, and obtain the necessary skills through training and education in order to reach your goals. If you decide to attend college or would like to pursue further training after high school, start researching schools that offer education and programs in your area of interest. Links to websites that list different schools and colleges in NJ can be found in “Chapter 3: New Jersey High Schools, Vocational High Schools, Colleges, & Universities” of this resource guide.

☐ **I Shared My Career Interests and Goals with My School Counselor**

Talking with your school counselor about your education and employment dreams is extremely important. School counselors are responsible for helping you select further educational and employment options and are knowledgeable of the resources that would meet your specific needs. You should schedule an appointment with your school counselor to discuss future plans and keep in contact to stay updated on other opportunities available based on your interests.

☐ **I Investigated Whether I’ll Have Medical Insurance Coverage at 18**

If you are a DCP&P involved youth, talk with your caseworker and/or guardian about medical insurance options for persons between the ages of 18-26.

If you are not a DCP&P involved youth, investigate if you are eligible to receive medical coverage in New Jersey until the age of 26 or 31. For information, visit the Department of Banking and Insurance website at [www.state.nj.us/dobi/division\\_consumers/du31.html](http://www.state.nj.us/dobi/division_consumers/du31.html). Also, read “Chapter 7: Medical/Behavioral Health/Counseling” of this resource guide for extra information.

## ACTIVITY ONE:

**“The discipline of writing  
something down is the first step  
toward making it happen.”  
- Lee Iacocca**

List your goals and desires:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

What are the top five tasks you want to do in the next 5-years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

What are five characteristics that you like about yourself?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

What are habits that you need to work on?

---

---

---

---

---

**What do you like to do (hobbies, recreational activities, etc.)?**

---

---

---

---

---

**What kinds of things are you good at?**

---

---

---

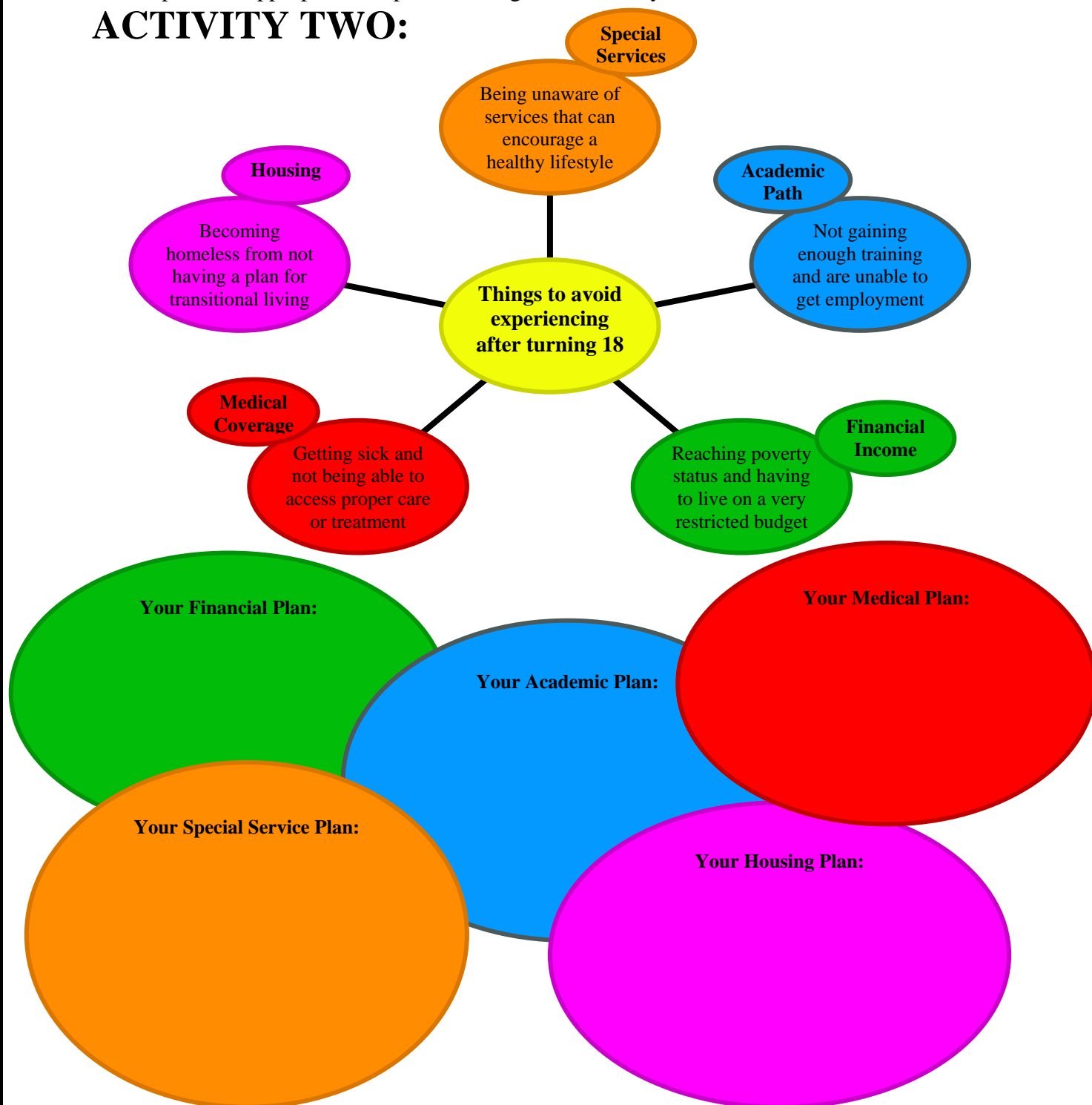
---

---

## Chapter 2: Transition to Adulthood

Happy 18<sup>th</sup> birthday! It is exciting to officially be considered an adult and to be able to work towards your future goals. Along with all of the excitement there are some new responsibilities. This chapter provides two lists that tell you what CAN and CANNOT be done once you turn 18. Also, please complete Activity Two below by reading the messages in the colorful circles. Then write in each blank circle under the diagram your plan on how you will avoid experiencing these hardships. Visit appropriate chapters in this guide to assist you.

### ACTIVITY TWO:



# 18-Year-Old Guideline Charts

## **What You CAN DO As An 18-Year-Old**

1. Vote in federal, state, and local elections and can serve as a jury member
2. Able to be elected for county and local office
3. Can sign a binding contract
4. Legally sue a person(s) or company & can be sued
5. Obtain individual medical and dental care without legal parental consent
6. If a DCP&P youth, even after signing self out-of-care, can sign up for "Medicaid Extension"
7. If you were adopted, can access copy of birth certificate
8. Allowed to obtain a resource family parent license and potentially adopt a child
9. Register to enter the military service/armed forces without legal guardian consent
10. Get married without legal guardian consent
11. Get a tattoo and/or body piercing without legal guardian consent
12. Buy a lottery ticket
13. Obtain an unrestricted drivers' license
14. Can get a Commercial Drivers' License (CDL) and operate or drive a large passenger vehicle or heavy goods vehicle
15. Work hours without age labor law restrictions
16. Open a bank account without having a "co-signer"
17. Obtain academic school records if leaving or graduated from the school you attended
18. Buy and sell real-estate and stock
19. Can professionally study-abroad
20. Must file and pay taxes for self
21. Create a Will and/or Living Will and can indicate if you want to leave your body for experimental study or donate organs if when die by age 18
21. Legally classified "an adult" in ALL USA states and will be prosecuted as an adult for any criminal activity, which may result in going to jail rather

## **What You CANNOT DO As An 18-Year-Old**

1. Cannot legally purchase or drink alcohol
2. Cannot legally purchase cigarettes or tobacco in New Jersey
3. Cannot gamble at a casino
4. Cannot keep a criminal record "private"
5. Cannot get out of a contract due to age
6. Cannot seek DCP&P protection or services from abuse or neglect unless in a DCP&P program or have an "open case"
7. Cannot supervise a "learner driver" in any vehicle
8. Cannot enter 21+ bars and clubs
9. Cannot rent or drive a "rental car"
10. Cannot obtain an airline transport pilot's license in order to operate an airplane, helicopter, and/or gyroplane

## JOURNAL PAGE

**NOTES:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**FEELINGS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**THOUGHTS AND IDEAS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**QUESTIONS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## ACTIVITY THREE:

**Instructions:** Match the career options with the specific degree area of study. Place the letters that are in front of the career options on the line besides its area of study.

### Career Options

- A.) Fashion Design, Interior Design, Photography, Digital Arts, Animation, and more...
- B.) Avionics, Airframe, Powerplant Maintenance, and more...
- C.) Cosmetology, Hair Design, Skin Care, Esthetics, Makeup, Nail Technology, and more...
- D.) Accounting, Marketing, E-commerce, Admin. Support, Management, and more...
- E.) Court Reporting, Criminal Justice, Paralegal, Legal Office Admin., and more...
- F.) Culinary, Baking & Pastry, Hospitality & Restaurant Management, and more...
- G.) Elementary Education, Secondary Education, and more...
- H.) Nursing, Dental Hygiene, Medical Assisting, X-Ray Tech., Medical Billing & Coding, and more...
- I.) English, Sociology, Psychology, Art History, Language Arts, Foreign Languages, Science, Biochemistry, and more...
- J.) Massage Therapy, Nutrition, Personal Trainer/Fitness, Holistic Health, Physical Therapy, and more...
- K.) Software Development, Networking, IT, Web Development, and more...
- L.) Auto Body Tech., Automotive Tech., Electrician, HVAC, Welding, and more...
- M.) Animal Training, Casino, Sports Writers,

### Areas of Study

- \_\_\_\_\_ Health Care
- \_\_\_\_\_ Arts/Design/  
Fashion
- \_\_\_\_\_ Liberal Arts &  
General Studies
- \_\_\_\_\_ Technology/  
Computers
- \_\_\_\_\_ Massage/Spa/  
Wellness
- \_\_\_\_\_ Education
- \_\_\_\_\_ Criminal Justice
- \_\_\_\_\_ Business
- \_\_\_\_\_ Aviation
- \_\_\_\_\_ Trade
- \_\_\_\_\_ Unique &  
Alternative Careers
- \_\_\_\_\_ Culinary Arts
- \_\_\_\_\_ Beauty

**Note:** Answers to activity three can be found at the end of this guide.

### **After Completing Activity Three:**

**What are the top three areas of study you may want to pursue?**

1.) \_\_\_\_\_

2.) \_\_\_\_\_

3.) \_\_\_\_\_

**What are five career options you would like to further research?**

1.) \_\_\_\_\_

2.) \_\_\_\_\_

3.) \_\_\_\_\_

4.) \_\_\_\_\_

5.) \_\_\_\_\_

## **PART TWO**

### **Education and Employment: *Discover all the Resources Available for You***

#### **Chapter 3: New Jersey High Schools, Vocational High Schools, Colleges, and Universities**

What are my education choices? Many youth think about this question. Believe it or not, there are more schools out there than just your public high school. In this chapter, you will learn about different high school options. You will also learn why it is important to complete high school in order to get a good job. Also, you may get a job that will want you to get more education or training at a college or other community training/vocational program. This chapter might be helpful to you with knowing where to look for such educational opportunities.

Think about what your goals are and read the definitions to see what you decide to do. Talk to someone you trust about your thoughts. You can also call the local school you might like to attend and ask them your questions. They can tell you more about what they have to offer, schedule a visit, and help you make a decision.

#### **High School**

**High School** - a school that usually teaches students in grades 9 through 12. There are also other schools that provide a high school education such as; Charter and Alternative schools. Charter

schools are public schools that receive state money to teach youth with a similar education. Some of the schools have a different way of teaching youth. You can only attend a Charter school if you are selected through a lottery drawing. The schools are usually run by a group of people who want to see a change in education. These people can be your parents or other community members. Each school has different standards and education requirements.

Alternative High Schools is a school that covers all educational programs but is taught in a different manner than a regular public high school. These programs are for students who are at risk of failing school or who have not been successful in a general education program. To find out what alternative schools are available in your area, contact your local school district.

### **N.J. State School Directory -**

Find a NJ public school by county or district here:  
<http://education.state.nj.us/directory/pub.php>

**“All our dreams can come true,  
if we have the courage to pursue  
them ... If you can dream it, you  
can do it.” - Walt Disney**

### **N.J. Vocational High School**

**Vocational School** - a school that teaches youth about different jobs such as mechanics, carpentry, plumbing, and construction. Some teach computer and cooking skills.

Some youth will like to learn a job or a trade while in public high school. If you prefer this option, look for vocational schools in your area when you are ready to enter high school and after you complete high school. New Jersey has 21 counties that have vocational high schools. Most counties offer full or part-time programs, as well as two and four-year trainings to students in grades nine through twelve. The goal of vocational high school is to prepare students to be successful and capable of caring for their well-being.

Vocational high schools allow you to earn a high school diploma and get on-the-job training experience. Many vocational high schools offer internships, public education, and other school-to-career programs that teach youth to prepare for a job skill. Also, many vocational programs allow you to earn college credits while still in high school.

Usually there are fewer openings in these types of schools, so it is important that if you are interested, you look into vocational school programs as early as the seventh grade. Usually an application needs to be sent in the beginning of eighth grade if you plan to participate in a four-year program or in the beginning of tenth grade for a two-year program. These schools look at your grades, attendance and department reports when deciding on who can attend their school.

### **N.J. Vocational High Schools –**

Find a NJ public vocational school here:  
[www.publicschoolreview.com/state\\_vocationals/stateid/NJ](http://www.publicschoolreview.com/state_vocationals/stateid/NJ)

## **College**

**Two-year College** – is a place where someone can learn about career in two years or complete a certification program. It is also known as junior or community college. Community colleges do not have housing on campus. They also do not offer bachelor degrees, only an associate degree.

**Four-year College** – a place that offers classes for young adults to teach them a career in four years to earn a bachelor's degree. You can also earn a minor degree, and/or a certification opportunity. Colleges have housing on campus.

**University** - a large place that offers education for youth to obtain a bachelor's degree, master degree or a doctoral degree. They also offer housing on campus mostly when classes are in session..

### **N.J. County Community Colleges -**

Find a community college here:

[www.communitycollegesinnewjersey.com/](http://www.communitycollegesinnewjersey.com/)

### **N.J. Four-Year Public/Private Colleges & Universities -**

Find a four year college here:

[www.collegesinnewjersey.com/](http://www.collegesinnewjersey.com/)

[http://www.state.nj.us/highereducation/colleges/schools\\_sector.htm](http://www.state.nj.us/highereducation/colleges/schools_sector.htm)

### **N.J. Private & Public Vocational /Trade School**

In every county in New Jersey, there are public adult vocational school programs. New Jersey also offers basic skills, English as a Second Language (ESL), and General Education Diploma (GED) programs. These programs are offered by adult education schools that are located in every county at little or no cost. There is also a large selection of vocational/career programs that charge tuition and fees that vary by course and program. This way of teaching provides training (including guidance, counseling and placement assistance) at different levels of employment, which include semi-skilled and skilled workers, technicians and paraprofessionals. The specific programs available differ by county; however, the purpose of all the programs is to provide students with educational opportunities to learn the skills necessary to enter into and compete in the labor market. Financial aid is available to students who apply and qualify.

For an adult, going to a vocational school can be cheaper than attending college and a shorter path to a career and full-time employment. Also, working while going to a vocational school is easier, since most programs are offered in the day and evening and on a full and part-time basis.

Anyone who has a high school diploma or equivalency certificate (GED) and is at least 18 years of age can attend the adult education vocational and technical school. Some schools require young adults to take a test before entering their program. A small number of courses do not require a high school diploma or GED and a few allow admission beginning at age 16, with

**“All successful people men and women are big dreamers. They imagine what their future could be, ideal in every respect, and then they work every day toward their distant vision, that goal or purpose.”**

**- Brian Tracy**

parental consent. In general, you are given the opportunity to attend this school before someone from another county. If the classes are not full then other non-county residents can attend.

The private and public vocational school database can be found at the following website location [www.rwm.org/rwm/tf\\_newj.html](http://www.rwm.org/rwm/tf_newj.html). This database provides access to both private and public vocational/technical schools listed by program and by city. This will help you access the vocational/technical schools that offer the specific career option of interest. The database also allows for access to schools available by city.

### **N.J. Career, Business, and Computer Schools –**

Find a specialized career, business, or computer school here:

[www.careerschoolsinnewjersey.com/](http://www.careerschoolsinnewjersey.com/)

[www.businessschoolsinnnewjersey.com/](http://www.businessschoolsinnnewjersey.com/)

[www.computerschoolsinnewjersey.com/](http://www.computerschoolsinnewjersey.com/)

## **Chapter 4: Academic Scholarships**

Further your education! Not always the most thrilling thought, but this is truly an exciting next step in your life. There are so many possibilities of where and how you can further your education after high school. However, reality might settle in – how am I going to pay for it? It is possible to make it work! One way to make it work is to apply for student aid and scholarships!

There are many scholarships that are available to students based on their experiences, geographic location, gender, race, chosen course of study, whether you were or are presently in foster care, were adopted, have a disability, or other factors. This chapter will provide you with the tools you need to try and access various scholarships and financial aid to help you pay for school.

### **4 TO DO's to Help Ensure that You Receive Student Aid and Scholarships**

**1<sup>ST</sup> TO DO:** All applications for student aid forms for college or other post-high school education begin with completing the FREE application for Federal Student Aide (FAFSA). This form has to be completed in the beginning of your high school senior year, before Feb 1<sup>st</sup> of your graduating year, as well as in the beginning months of every year while you are enrolled in a college. For more information, visit the FAFSA website at: [www.fafsa.ed.gov/index.htm](http://www.fafsa.ed.gov/index.htm).

**2<sup>ND</sup> TO DO:** Know the common and local types of scholarships that are available to students of your current academic level ([www.en.wikipedia.org/wiki/Scholarship](http://www.en.wikipedia.org/wiki/Scholarship)) with the main purpose of finding two or more scholarships that match your plan and student description. Example: Foster care youth have the option to apply for scholarships specifically offered to youth who have transitioned from the Division of Child Protection and Permanency (DCP&P) system. **Read further for options.**

**3<sup>RD</sup> TO DO:** Make a list of your political and/or community topic interests, sports and hobbies, passions, skills, unique qualities and/or experiences, social clubs and affiliations, highest grade

level achieved and grades! Then search for scholarships where the student applicant requirements match items from your list. There are scholarships available for a wide variety of youth!

**4<sup>TH</sup> TO DO:** Last, locate the financial aid offices of each college you are interested in. Contact the office and make an appointment with a financial advisor to find out the most up-to-date financial aid information as well as scholarships for which you might qualify. Do not wait until the last minute to apply!

## **Aid and Scholarships**

**The SmartStudent™ Guide to Financial Aid:** This online resource provides complete information regarding financial aid, scholarships, loans, military assistance, and more. For more information visit: [www.finaid.org](http://www.finaid.org).

**New Jersey Foster Care (NJFC) Scholars Program:** The goal of the NJFC Scholars Program is to provide funding for eligible foster, adoptive, kinship, youth living in transitional programs and homeless youth to pursue a post-secondary education at an accredited two-year or four-year college, university, trade or career school. The youth must be between the ages of 16-22 and meet one of the following eligibility criteria: (1) was in a DCP&P out-of-home placement for 9 months or more after their 16th birthday or 18 months or more after their 14th birthday; (2) was adopted through DCP&P after their 12th birthday (must be receiving an adoption subsidy at the time of application); (3) was adopted through DCP&P after their 16th birthday; (4) was in an out-of-home DCP&P placement and left to enter KLG after their 16th birthday; or (5) resides in or has resided in an independent living arrangement or transitional living program for 3 months or more that is operated or approved for payment by DCP&P, the federal government pursuant to the Runaway & Homeless Youth Act, or the New Jersey Homeless Youth Act.

In addition, a youth must have a high school diploma or GED and be admitted to a degree or certificate granting post-secondary institution that has been accredited to receive Title IV funding. The two sources of funding utilized by the NJFC Scholars Program are the Education Training Voucher (ETV) and the State Tuition Waiver program. Each source of funding has its own eligibility criteria. If a youth is approved for ETV funding, a maximum of \$5,000 per academic year may be awarded to a full or part-time student attending a public or private school. If a youth is approved for the State Tuition Waiver program, funding will be provided to cover the cost of tuition and fees (after federal financial aid has been applied) for a full-time student at a New Jersey public institution. For more information please contact Foster and Adoptive Family Services at 800-222-0047 or visit: [www.fafsonline.org](http://www.fafsonline.org).

**“A Night with the NJFC Scholars Program”:** If you are a current or former DCP&P involved youth, living in a transitional living program, or you are homeless please attend the event called “A Night with the NJFC Scholars Program.” These year-round events are hosted by Foster and Adoptive Family Services (FAFS) and held throughout New Jersey at various housing and life skills programs, high schools and community centers. During the event FAFS staff provide assistance with completing the free application for Federal Student Aid (FAFSA), the NJFC Scholars Program Application, and answer any questions you may have related to your post-

secondary education plans. If you would like more details about these events or would like to schedule an event in your area please contact Ebony Dean at 800-222-0047 ext. 318 or [edean@fafsonline.org](mailto:edean@fafsonline.org). For more information call 800-222-0047 or visit [www.fafsonline.org](http://www.fafsonline.org).

**Orphan Foundation of America (OFA):** Offers funding, support, connects students with internships, and provides virtual mentoring. Youth eligible for this program must be enrolled in or accepted into an accredited post-secondary program and be under the age of 25. Eligible applicants had to have been in foster care for one year at the time of their 18<sup>th</sup> birthday or have been adopted or taken into legal guardianship out of foster care or upon the death of their parents after their 16th birthday. Youth are also eligible if both their parents died before he/she turned 18 and if the youth has not been adopted or taken into legal guardianship. Applicants must have been orphaned or a foster care youth while living in the United States. U.S. citizenship is not required. Graduate school assistance is also available. For information visit: [www.orphan.org](http://www.orphan.org).

**Note:** Some youth who are eligible for the OFA Scholarship funding are also eligible for federal Education and a Training Voucher, or Chafee dollars. For more information visit: [www.statevoucher.org](http://www.statevoucher.org).

**National Foster Parent Association Youth Scholarship:** Offers scholarships to foster youth for college, vocational training schools, correspondence courses and even GED prep programs. They award five scholarships of \$1,000 each. Three are awarded to foster youth and two are awarded to birth or adoptive children residing in a foster home. To apply you must complete the application, obtain two letters of recommendation, and write an essay. For information visit: <http://nfpaonline.org/nfpascholarship>.

**HESAA:** A website that provides NJ grants and scholarship information offers tips for when selecting a college and applying, gives definitions of the different student loan types, and more. For more information visit: [www.hesaa.org](http://www.hesaa.org).

**OEDb:** An amazing online database that lists career descriptions, offers college and university degree program information, and more. The website also lists different specialty scholarships, subject/degree-based, ethnicity-based, and religion-based scholarships, as well as scholarships based on the degree type and educational level you are pursuing. For a list of NJ scholarships and others visit: [www.oedb.org/scholarship/new-jersey](http://www.oedb.org/scholarship/new-jersey).

**Stateuniversity.com:** Provides a list of scholarships and funding options for a diverse group of individuals. Scholarship and program descriptions, requirements, deadlines, contact information, and recipient responsibilities are listed after clicking the links of the scholarship offered. A list of NJ scholarships can be found by visiting: <http://www.stateuniversity.com/financial-aid-articles/pages/7681/New-Jersey-Scholarships-and-Financial-Aid.html>.

**CollegeScholarships.org:** Offers lists of scholarships by categories, such as “Foster Children.” View the categories that apply to you, please visit: <http://www.collegescholarships.org/>.

**NJYouth4Youth:** Is a foster care youth driven website that provides numerous documents, links, and tips regarding a wide variety of topics. In addition, scholarship information is available if you visit: [www.njyouth4youth.org](http://www.njyouth4youth.org) (go to “Hot Topics” and then “College”).



### **Tips for Completing Financial Aid and Scholarship Applications and Forms:**

**1. Become aware of all of the deadlines!** It is important to know that deadlines can change. Keep track of the deadlines through the scholarships website. Give yourself enough time to get all the documents needed and apply.

**2. Carefully read all eligibility requirements.** Take the time to carefully read through the requirements because there may be scholarships for which you will not be eligible. If you are unclear on whether you qualify then contact the scholarship provider to get answers to your questions and make sure you are eligible.

**3. Proofread your application.** Do not assume that a question simply does not apply to you. Answer all of the questions on the application to the best of your ability. Make sure that your answers make sense, directly answer the question asked, and contain accurate information. Double-check for spelling and grammar errors!

**4. Letters of recommendation are important.** Make sure that the person(s) you are asking to write a letter of recommendation for you has been given advanced notice so they are not rushing to write your letter. People who are given advanced notice most likely will be: (1) willing to write a letter for you; (2) ensure the quality of the letter is good; and (3) may seek your input. Before selecting your letter of recommendation person(s), consider what this reference person can write about. Think: What can this person express in my letter that will appeal to the scholarship application reviewers? When picking a reference, asking a coach or teacher who knows you well is a better choice than selecting someone who has not known you for long. Pick people who seem to be fair, objective, skilled in writing, and who want to see you reach your goals. After getting your letter(s) it is very important that you write thank you cards for all persons that wrote a letter for you.

**5. Leave yourself plenty of time to write the essay(s).** Make sure you really answer the question asked and proofread carefully. Having someone else look at your essay is a good idea. Show that you are serious by taking your time. Answer the essay(s) in an organized, thoughtful, and creative manner.

**6. Write each application as if it was your first.** Do not just copy and paste your answers from one application to the next. Honesty is very important and many scholarships will require proof of activities.

**7. Leave plenty of time to get documents.** Documents may be required from your school, work, volunteer positions, etc. Make sure that you allow for enough time between how long it may take someone to send out the document you need and the deadline.

**8. If you have to mail materials in then go to the post office.** The post office will make sure that you have correct postage. Do not make the scholarship pay for postage due and do not miss a scholarship application deadline because your package was returned to you.

## Chapter 5: Employment Opportunities

Finding a job can sometimes be a job in itself! Below are some resources to help make your search easier. These resources can help you locate jobs as well as job training. It is also a great idea to visit your local neighborhood stores and ask if anyone is hiring. Even if they are not seeking new employees ask for an application to fill out. Employers can keep your application on file and contact you if a position becomes available. Maybe you have been looking for work for awhile and have not been too successful? Try volunteering in a place where you would like to someday work. If a position opens up the employer will be more likely to hire you after seeing your hard work and dedication to the company.

**The NJ Department of Labor and Workforce Development:** Has an outstanding website that can assist you in exploring employment opportunities. This website offers resume tutorials, a cover letter template, links to scholarship and loan websites, salary details based on occupation, and more. Visit [http://lwd.dol.state.nj.us/labor/wnpjpin/wnpjpin\\_index.html](http://lwd.dol.state.nj.us/labor/wnpjpin/wnpjpin_index.html). Also the Department of Labor administers the website [www.njnextstop.org](http://www.njnextstop.org) and <http://jobs4jersey.com/> which are other helpful resources that can assist you in beginning to explore and think about career options. An additional way to receive career information is by visiting [www.careeronestop.org/](http://www.careeronestop.org/).

**NJ Division of Vocational Rehabilitation Services:** NJDVRS works with individuals with disabilities who may need assistance in order to prepare for, get, and keep a job. DVRS counselors can consult with students as young as 14 regarding vocational planning. Youth can apply for services up to 2 years prior to leaving high school. For more information and to get a list of the local DVRS offices call DVRS Central Office at (609) 292-5987 or visit <http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>.

**NJ Youth Corps:** A year-round voluntary program that encourages community involvement and offers personal as well as career counseling to participants ages 16-25. For more information please visit <http://lwd.state.nj.us/WorkForceDirectory/index.jsp?displayID=15&printacrossID=1>.

**NJ Job Corps:** A free job training and educational program. Youth 16-24 years old can receive guidance in getting a high school diploma or GED, learn necessary job skills, and gain assistance in finding and keeping employment. For more program information visit: [www.jobcorps.dol.gov](http://www.jobcorps.dol.gov) or contact the Edison NJ headquarters office at 732-985-4800.

**AmeriCorps:** Is a national network program that partners with other organizations in order to offer participants of all ages and backgrounds the opportunity to receive guidance and training to develop their talents and enhance skills. For more information call 202-606-5000 or visit [www.americorps.gov/about/ac/index.asp](http://www.americorps.gov/about/ac/index.asp).

## Chapter 6: Financial Assistance

Learning about good credit and bad credit, budgeting, how to balance a checkbook, and ways to get additional funds are all part of being an adult. First you need to learn what they mean and how they can effect your future. Take note that these are all things that will not only impact your ability to rent an apartment now, but can even effect you trying to buy a house ten years from now. Check out these definitions and resources; then you can be on top of it!

### Credit and Budgeting

#### Why is building a good credit history important?

Establishing a good credit history makes it possible for you to get loans for items such as a car or a home in the future. Your credit record may also impact the interest rate you pay and the amount of money a lender/bank is willing to offer you. It may also be looked at when you rent an apartment. So it is important to pay your bills on time and keep the amount of debt you incur at a manageable amount.

#### How can I get a report of my credit history?

You can always obtain your “credit report” online. Some services may require you to pay a service charge and others may be free. Be mindful, that some websites are scams claiming that they’ll provide you with your latest credit report but really just want your money or personal information. It is important to not easily place your personal information on unsecured sites due to identity theft possibilities. Asking an adult like your school counselor, mentor, DCP&P caseworker or a program staff member that you are working with for help is a good choice.

#### Prevent bad credit by budgeting:

Budgeting allows you to track your monthly expenses so that you can plan ways to save money for important short and long-term goals. Having a financial budget, you will find that 5-10 percent of your total spending may be for purchases that are not needed. The main goal is to stop impulse buys and instant gratification and to use that 5 to 10 percent of your income to achieve short or long-term goals.

The following websites provide strategies for efficient budgeting:

[www.moneypants.com](http://www.moneypants.com)

[www.thebeehive.org/money](http://www.thebeehive.org/money)

[www.nefe.org](http://www.nefe.org)

[www.yacenter.org](http://www.yacenter.org)

[www.financial-education-icfe.org/children\\_and\\_money/index.asp](http://www.financial-education-icfe.org/children_and_money/index.asp)

**“Never spend your money before you have it.”**  
– Thomas Jefferson

#### How can I establish good credit to prepare for the future?

To establish good credit you should first pay your **bills on time**. Second, it is important not to have too much outstanding credit so remember to only borrow what you can afford to repay. Meaning: **DO NOT** make large purchases with your credit card if you are not able to pay the amount purchased with your next paycheck. While having a credit card can allow you to build a credit history, it can also place you in debt. To minimize your chances of going into debt having one credit card is sufficient. Make payments **on time** and pay the billing amount.

#### How to build good credit:

Open a checking account. Checking and savings accounts are included in your credit report. Opening a checking account will grant you the right to receive a book of checks as well as a debit/visa card to use. When using your debit/visa card, money will automatically be taken from your account. You will want to avoid using the debit/visa card when there are not enough funds in your account to pay for the purchase, because the bank will charge you “overdraft fees.” For example: Say you have \$100.00 dollars in your checking account and you want to purchase a cell phone, which is \$150.00. When you allow a cashier to swipe your debit/visa card, \$150.00 is automatically taken from your account. Since you only had \$100.00 in your account, you now have a negative \$50.00 balance and the bank will charge you a penalty fee.

In regards to checks, if you write and then mail a check, please allow the check recipient at least 5 business days or more to cash that check. Meaning, the funds will not be automatically taken out of your account until the recipient receives and then goes to his/her bank to cash the check. So you will need to be sure that the amount of money written on the check stays in your account. If the recipient tries to cash the check but you do not have the amount you wrote on the check in your account then your check will be considered a “bounced check” and the person will not be able to receive the funds you wrote out. The bank may charge you with a penalty fee.

Make sure you keep track of your spending! You can do this by writing down whenever you use your debit/visa card or write a check, by saving receipts, and signing up to view your account online. Always ask your bank provider any questions you might have. One question might be: What is the difference between a checking and savings account? Or maybe: I am a student, what type of special offerings do you have?

Apply for and receive a credit card. To build credit you will need to hold a credit card in your own name, not in a parent's name, although a parent or other adult may need to be a co-signer. Before you apply for a card educate yourself about possible traps in credit card contracts and use. The following websites provide information on choosing a credit card:

[www.financial-education-icfe.org](http://www.financial-education-icfe.org)

[www.federalreserve.gov/pubs/shop/default.htm](http://www.federalreserve.gov/pubs/shop/default.htm)

[www.pbs.org/wgbh/pages/frontline/shows/credit/eight/](http://www.pbs.org/wgbh/pages/frontline/shows/credit/eight/)

You may also find that applying for a local department store credit card where you shop regularly is an option. Be sure that the company reports the status of its accounts to credit reporting agencies. After you receive the credit card, make only small purchases, and pay the bill in full when it arrives and well before the due date. Doing this regularly over time helps build your credit history as a prompt payer. Never be late and never skip payments (these practices hurt your credit and typically cause your interest rate on the card to skyrocket). Do not fall into the trap of overspending on credit cards or only making minimum payments!

Secure a small loan for a planned purchase. If you have been saving to purchase a used vehicle you might also want to take out a small loan to help to pay for the automobile. Look for the best rates. It is even possible that the auto retailer might offer a loan, but their rates are usually high. To build good credit you will need to make all of your loan payments on time. You do not even

want to be one day late with your payments because lateness will negatively impact your credit report and you will be charged a late payment fee!

## **Social Services**

For cash benefits, medical assistance, food stamps, emergency housing, and other services, youth age 18 (including parents) can visit their county Board of Social Services. In some instances, municipalities provide cash assistance to single adults in another office. Ask for details when visiting the board of social services. For further information, please review the link below: <http://www.state.nj.us/humanservices/dfd/programs/njsnap/>.

## **Other Financial Resources**

**Communications Lifeline:** This is a free basic service that offers credit on monthly household phone bills as well as 50% discount on installation. This does not apply to cell phones. Applications for the program are available and reviewed at the local welfare offices. Mail or fax to Verizon before establishing service. For more information, call “NJ Shares” at 888-337-3339 or visit <http://www.njshares.org/otherPrograms/communications-lifeline.asp>.

**LIHEAP (Low Income Home Energy Assistance Program):** This program helps with the costs of home heating and medically necessary cooling. Even if the youth is renting and heat is included in rent, services can be accessed. The application period is usually October through March. Forms can be found at libraries and local welfare offices.

**Freecycle:** This website provides listings of items that people are giving away for free. Visit [www.freecycle.org](http://www.freecycle.org) and type in your city and state for item listings.

## **DCP&P Involved Youth**

### **Local Office Flexible Funding Account**

A DCP&P case manager can access “Local Office Flexible Account Funds” with appropriate approval. This funding would be used to provide goods or services to meet the individualized needs of a youth or family under supervision.

### **Wraparound Funds (also known as Chafee Funds)**

Wraparound funds are short term emergency funding that cannot go over four (4) months and may be available to aging out and homeless adolescents in life skills training, aftercare, transitional living, or supportive housing programs. These funds must address a specific need or goal. These funds are flexible and can be used to pay security deposits, a limited number of months' rent, driving lessons, furniture, and other items and services that support an adolescent's transition to independence. The lifetime maximum that a young adult can receive is \$4,000, but these funds are not an entitlement, and need to be accessed after all other funding sources have been explored and exhausted. In order to be eligible for wraparound funds, a young adult must complete a life skills program that covers pregnancy prevention. In addition, youth eligible for wraparound funds must meet one of the following criteria:

- Adolescents with an active DCP&P case, must be 16 years of age or older, and are working with an independent living skills program, or reside in a transitional living program.
- Adolescents with closed DCP&P cases or homeless must be 18 years of age or older, and are working with an Aftercare agency, or who are in a transitional living program, supervised transitional living program or permanent supported housing program that is contracted to provide this service.
- Adolescents under 21 years of age, who graduated from an aftercare program or housing program can return to the program for additional assistance to meet the needs of a goal or emergency for approved needs. Youth can access these funds until their 22<sup>nd</sup> birthday.

Please see <http://www.state.nj.us/dcf/adolescent/involved/wraparound/> for more information.

### **Independent Living Stipend**

Youth who have an open DCP&P (Division of Child Protection and Permanency) case may be eligible for an independent living stipend. Youth who are 16 to 17 years of age in an independent living placement, and youth 18 to 21 years of age who receive independent living services are eligible for the rent, food and incidental stipends or stipend if their income is less than 150% of the Federal Poverty Income Guidelines and they are not receiving other assistance or funding for rent, food or incidentals.

The most financial assistance allowed is \$240 for food, \$100 monthly for incidentals (such as personal and household items) and \$600 monthly for rent. The youth completes a budget and transition plan with their DCP&P case manager to determine the amount that they may be eligible for.

To be eligible, youth must be following their transition plan and be actively involved in, entering or actively pursuing one of the following:

- Education
- Employment
- Employment Training
- Employment Program
- Vocational Training
- Treatment Program

Also youth in any independent living arrangement, whether receiving the “independent living stipend” or not, are eligible for other supports such as clothing allowances. Talk with your DCP&P worker or their supervisor about this available stipend and visit this website for more information: <http://www.state.nj.us/dcf/adolescent/involved/dcpp/>.

## JOURNAL PAGE

**NOTES:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**FEELINGS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**THOUGHTS AND IDEAS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**QUESTIONS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## PART THREE

### Additional Resources: *Do Research to Find What You Need*

## Chapter 7: Medical/Behavioral Health/Counseling

“But I never get sick.” Have you said this? That does not mean you should not have health insurance! It is important to have medical coverage. Are you working? If so, ask your employer what coverage they offer. Are you under 26? Ask your parent(s)/legal guardian(s) how long their health insurance will cover you and if you have to be in school for it to apply. Were you in DCP&P (formerly known as DYFS) care? Check out your available options below. Aside from physical health, you may have mental health needs. Some young people might say, “but people will judge me for having a therapist.” It is important **not** to ignore your needs! Read below for information on how you can get necessary treatment for yourself.

### Medical Coverage

**Medicaid Extension:** Youth involved with DCP&P will have Medicaid coverage until their case is closed. The Medicaid Extension is available to young adults ages 18-21 (on January 1, 2014 the Medicaid Extension will extend to age 26) that were in a DCP&P placement on their 18<sup>th</sup> birthday. After the DCP&P case is closed, the Medicaid Extension for young adults can be accessed by calling 1-888-235-4766.

- The Medicaid Extension for Young Adults (MEYA) provides continued Medicaid coverage for an adolescent who meets all of the following requirements:
  - The youth was living in a Division of Child Protection and Permanency (formerly DYFS) placement and turned 18 years old on or after October 1, 2000
  - Meets Medicaid eligibility requirements, except for income.
- Coverage is given regardless of income until the adolescent’s 21st birthday (until age 26 after January 1, 2014). A toll-free number is available for further information about MEYA: 1-888-235-4766.

**Private Insurance:** Individuals may be carried under their parents/caregiver’s health insurance plan until the age of 26 or 31. Check to see if you are covered under an existing policy and visit the New Jersey Department of Banking and Insurance website for additional information: [www.state.nj.us/dobi/division\\_consumers/du31.html](http://www.state.nj.us/dobi/division_consumers/du31.html). Also, it may be helpful to read the second website below for information about individual medical insurance policies. Please visit: [www.state.nj.us/dobi/division\\_insurance/ihcseh/ihcguide/obtaincoverage.html](http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcguide/obtaincoverage.html)

### Medical Care

**Federally Qualified Health Centers:** In the State of New Jersey the major providers of comprehensive community-based primary health care are the 20 community health centers and their additional sites that are federally funded/qualified. FQHCs provide much needed care to the poorest citizens in the state. Although the structure and how they offered services may be different, FQHCs focus on the health care needs of the medically underserved within their service areas. Find a FQHC in your area at [www.njpca.org](http://www.njpca.org).

**Planned Parenthood:** Planned Parenthood has health centers around the state that assist males and females while providing high quality, affordable medical care. These services include comprehensive gynecological care, birth control services, pregnancy testing, first-trimester abortion, STD testing and treatment, pre-natal care, primary care and cancer screenings. Since not all services are available at each location, it is best to check before making an appointment. Fees are based on the ability to pay and no one is turned away. Find a Planned Parenthood in your area at <http://www.plannedparenthood.org/health-center/findCenter.asp?s=NJ&p=0&c=0>

**NJ Family Planning Centers:** These centers serve males and females. They are not part of Planned Parenthood but can assist in many of the areas already mentioned above and as listed in Planned Parenthood including testing for sexually transmitted diseases (STDs). For a family planning list visit: [www.state.nj.us/health/std/locations.shtml](http://www.state.nj.us/health/std/locations.shtml).

**Maternal and Child Health Consortia:** These are private non-profit organizations, licensed and regulated by the NJ Department of Health, which provide programs, activities, education, and infant and pediatric follow-up to pregnant women parents to help improve health outcomes for children. For New Jersey locations and contact information visit: [www.nj.gov/health/fhs/professional/mchfact.shtml](http://www.nj.gov/health/fhs/professional/mchfact.shtml).

**Jersey Parent Link:** Is an early childhood, parent and professional resource center that provides information regarding pregnancy and different stages of development as well as state resources for parents. Visit: [www.state.nj.us/njparentlink/health/before/](http://www.state.nj.us/njparentlink/health/before/).

**HiTOPS:** Is a New Jersey organization that offers health services and group support resources for people ages 13 to 26. Their health center is located in Princeton, New Jersey and they offer health check-ups, advice and counseling, contraceptives, pregnancy testing, smoking cessation counseling, camp and sports physicals, screening and referrals for depression and eating disorders, and Gardasil vaccine. Visit: [www.hitops.org](http://www.hitops.org).

**DCF-Family and Community Partnerships Community Directory:** Is a county-based resource guide that lists Home Visitation Programs for new and expecting parents, Family Success Centers, School Based Youth Services Programs, and Domestic Violence Services. <http://www.state.nj.us/dcf/families/dfcp/>

## **Behavioral Health Services**

**If you, or someone you know, is in having a life-threatening emergency, please seek help immediately by going to your hospital or calling 911.**

New Jersey provides behavioral health services through different agencies depending on the level of need. To connect to behavioral health services contact 1-877-652-7624. The state contracted systems administration (CSA), PerformCare, does an assessment to determine the level of need and authorizes the care. The telephone number is a 1-877-652-7624.

- Multi-lingual Language line available
- 24 hours-a-day, 7 days a week access
- Services are available locally in all 21 counties

**Who Can Get Services?** Youth eligible for services through PerformCare are mostly between the ages of 5 and 18 reside in the State of New Jersey, and have an emotional or behavioral problem. Special consideration is given for services to youth under age 5.

Teens under the age of 18 need their parents' or guardians' permission to get non-emergent behavioral health treatment. For children still living with their parents, the parent makes the treatment decisions. When a child is living in a DCP&P (formerly known as DYFS) placement, it is DCP&P who makes the final treatment decision.

Young adults ages 18 to 21 are eligible for services if they received services before that age of 18 from the child-serving systems in New Jersey which could include: the Division of Children's System of Care also referred to as CSOC (formerly known as DCBHS), Division of Child Protection and Permanency also referred to as DCP&P (formerly known as DYFS), the Juvenile Justice Commission, or any other child-serving state agency. Young adults ages 18 to 21, who demonstrate a clinical need for the continuation of services provided by the CSOC system of care, may be eligible as part of the transition into adult services.

If you have questions about getting services, call the toll-free number 1-877-652-7624 (TDD: 866-896-6975). Services are also available through the New Jersey Department of Human Services for adults and addictions. Department of Human Services can be contacted at 1-800-382-6717. Or for information regarding the Division of Children's System of Care (DCSOC) visit [www.nj.gov/dcf](http://www.nj.gov/dcf) or [www.performcarenj.org](http://www.performcarenj.org).

## **Behavioral Health/Counseling**

Children's System of Care: <http://www.nj.gov/dcf/families/csc/index.html>

Division of Mental Health and Addiction Services (DMHAS):

<http://www.state.nj.us/humanservices/divisions/dmhas/>

There are several options for outpatient counseling, depending on whether you have insurance and the type of insurance. The first step is to find out if you have insurance coverage and the type of coverage. Ask your parent / guardian.

If you have **private insurance**, obtain a copy of the card and call the insurance company to ask about coverage and services that are available.

If you have **Medicaid or no insurance coverage**, you can contact **NJMentalHealthCares** whose staff of mental health professionals use their experience and understanding of the mental health system to connect you to the information and services you need. They maintain the most up-to-date listing of NJ's public mental health providers. You can reach them by:

Calling 866-202-HELP (4357) or Or visiting <http://www.njmentalhealthcares.org>

Some counties have websites that teens, their caretakers, and other persons helping teens can find services both within the community and statewide. These services may be in relation to housing and shelter options, employment, financial assistance, crisis and safety, childcare, food pantry locations, and more. For information, visit any of these links below:

[www.monmouthresourcenet.org](http://www.monmouthresourcenet.org)

[www.passaicresourcenet.org](http://www.passaicresourcenet.org)

[www.mercerresourcenet.org](http://www.mercerresourcenet.org)

[http://www.morrissexresourcenet.org/](http://www.morrissexresourcenet.org)

<http://www.state.nj.us/humanservices/>

<http://www.nj.gov/dcf/about/divisions/dcsc/>

**“As we advance in life it becomes more and more difficult, but in fighting the difficulties the inmost strength of the heart is developed.”**  
**- Vincent van Gogh**

## Chapter 8: Peer-to-Peer & Mentor/Group Support

Doesn't it feel great to connect with someone who really knows what you are going through or who can actually say, "I felt that way too?!" We understand! It is very important to surround yourself with positive role models and people who will encourage the healing process, discovery, and change. Below are various groups and organizations that may be of interest to you. We encourage you to reach out and develop these relationships.

### National Networks to Connect DCP&P Involved Youth

Foster Club: [www.fosterclub.com](http://www.fosterclub.com)

Foster Care Alumni of America: [www.fostercarealumni.org](http://www.fostercarealumni.org)

All Stars Project Inc.: [www.allstars.org](http://www.allstars.org)

**"Many people will walk  
in and out of your life,  
but only true friends  
will leave footprints in  
your heart."  
– Eleanor Roosevelt**

### New Jersey Young Adult Groups

#### "Mutual Help"

New Jersey Self-Help Group Clearinghouse helps individuals find free self-help support groups that meet throughout New Jersey. The link below will assist in finding a community support group that relates to your particular stressful life situation. Call the toll-free helpline 800-367-6274. For more information visit: [www.selfhelpgroups.org](http://www.selfhelpgroups.org).

#### Eating Disorders

National Association of Anorexia Nervosa and Associated Disorders is a non-profit dedicated to preventing and alleviating eating disorders. Eating disorder support groups in New Jersey can be found at: <http://www.anad.org/eating-disorders-get-help/eating-disorders-support-groups/new-jersey/>.

#### Sexual Orientation

Gay and Lesbian Political Action and Support Group offers an opportunity for individuals in isolated areas to be politically active and establish support groups where they are needed. For more information visit: [www.gaypasg.org](http://www.gaypasg.org).

NJ Lesbian and Gay Coalition offer resources for LGBT youth. Helpline numbers, housing information, legal resources, physical health agencies, etc. are incorporated in this site. Call 732-828-6772. For more information visit: [www.njlgc.org/publications/youth\\_guide/index.html](http://www.njlgc.org/publications/youth_guide/index.html).

HiTOPS is a New Jersey organization that offers health services and group support resources for LGBTQ youth and their loved ones. For more information visit: <http://hitops.org/youth/lgbtq-support-group/>.

The Pride Center of New Jersey offers numerous social, supportive, educational, entertaining, and fun events and groups for the LGBTIQQ community every month. For more information and a calendar of events visit: [www.pridecenter.org](http://www.pridecenter.org).

Keeping-It-Safe (KIS) is a peer-centered program in Camden City New Jersey that supports gay young men to maintain a healthy lifestyle and encourages them through group work. For more information visit: <http://www.camden-ahec.org/hivservices/servicesforyouth.html>.

**DCF-Office of Adolescent Services-TRIANGLE-** Teen Resources Intended to Aid & Nurture Gays, Lesbians & Everyone, resource guide (also known as the LGBTQI Pride Guide <http://www.state.nj.us/dcf/adolescent/lgbtqi/Northern%20Region%20Pride%20Guide.pdf>.

### **Bereavement**

Rainbows, Inc. offers peer-to-peer support for children and teens who are grieving the loss of a parent due to death, divorce, or abandonment. Meetings are held in various locations throughout New Jersey. This agency also helps to implement programs throughout the state. Call 800-266-3206. For more information visit: [www.rainbows.org](http://www.rainbows.org).

Grief Speaks provides a listing of support groups held throughout New Jersey for persons dealing with grief and loss. For more information visit: [www.griefspeaks.com/id45.html](http://www.griefspeaks.com/id45.html).

Good Grief, Inc. provides peer support groups for children, teens, and young adults who have lost a parent or sibling to death. They also offer support services for the children's surviving parent(s) or caretaker. For more information visit: [www.good-grief.org/](http://www.good-grief.org/).

Comfort Zone Camp (CZC) is a non-profit organization that provides free services to New Jersey children who are dealing with the loss of a loved one. Youth spend weekends camping at a New Jersey campground with other youth and focus on dealing with their grief and the struggles of moving on. For more information visit: [www.comfortzonecamp.org](http://www.comfortzonecamp.org).

### **Anger, Depression, Anxiety, etc.**

GROW in America has a mutual self-help group trying to prevent and help youth recover from depression, anxiety and other mental health problems. Meetings are held in various counties in New Jersey. Call 888-741-GROW. For more information visit: [www.growinamerica.org](http://www.growinamerica.org).

Recovery, Inc. is a community mental health organization that uses a self-help method-of-will training. It gives techniques and strategies on how to control temperamental behavior and change attitudes towards nervous symptoms, fears, depression and anxiety. Meetings are held in different locations throughout New Jersey. Call 866-221-0302. For more information visit: <http://www.recoveryinternational.org/>.

### **Mental Illness**

The National Alliance on Mental Illness (NAMI) provides a wide variety of information about mental illness, diagnosis, and treatment for persons experiencing a mental illness. NAMI also offers free online discussion groups. For more information visit: [www.nami.org](http://www.nami.org).

### **Substance Abuse**

The Division of Mental Health and Addiction Services has an online treatment directory, which provides lists of treatment agencies by NJ counties. Each agency may have specific programs,

groups, and meetings. For more information visit:  
[www.njsams.rutgers.edu/dastxdirectory/txdirmain.htm](http://www.njsams.rutgers.edu/dastxdirectory/txdirmain.htm).

The Agape Center offers a state-by-state listing of organizations that provide counseling, treatment recovery services, support groups, education, and other resources. The website also provides a page for a person to research locations for Alcoholics Anonymous (AA) meetings. For more information visit: [www.theagapecenter.com/Treatment-Centers/New-Jersey.htm](http://www.theagapecenter.com/Treatment-Centers/New-Jersey.htm).

### **Sexual Abuse**

New Jersey Coalition Against Sexual Assault (NJCASA) provides resources and treatment for survivors of sexual violence and their families. The NJCASA website gives data on prevention, training techniques, advocacy, programs and support groups, as well as other facts for survivors and officials. For more information visit: [www.njcasa.org](http://www.njcasa.org).

HiTOPS is a New Jersey organization that offers health services and group support resources for people ages 13 to 26. They developed a Sexual Assault Survivors Support Group (SASS) for young women. For more information visit: <http://hitops.org/youth/sexual-assault-survivor-support/>.

Making Daughters Safe Again (MDSA) offers support and resources for daughters who have been sexually abused from mother figures. For more information visit:  
[www.mdsasupport.homestead.com](http://www.mdsasupport.homestead.com).

### **HIV/AIDS**

Grief Speaks provides a listing of support groups held throughout New Jersey for persons affected with HIV/AIDS. For more information visit: [www.griefspeaks.com/id109.html](http://www.griefspeaks.com/id109.html).

Buddies of New Jersey, Inc. offers case management, substance abuse, oral care, housing, transportation, peer support groups, and much more for people infected and affected by HIV/AIDS. For more information visit: [www.njbuddies.org](http://www.njbuddies.org).

## **ACTIVITY FOUR:**

Who is a person you strongly admire and look up to? This person can be in your life daily or someone you have become a fan of. First answer the questions below. Then in the boxes surrounding the stick figure (that represents the person you consider your role model) write different personality traits that you like about the person. The likeable attributes in the boxes can be physical characteristics, personality qualities, and/or quotes said by the person.

**Who is your role model?**

---

**When did you start “looking up” to this person? Why?**

---

---

---

**What are some likeness and/or differences between the two of you?**

---

---

---

**What is a lesson that this person has taught you? How have you learn from the lesson?**

---

---

---

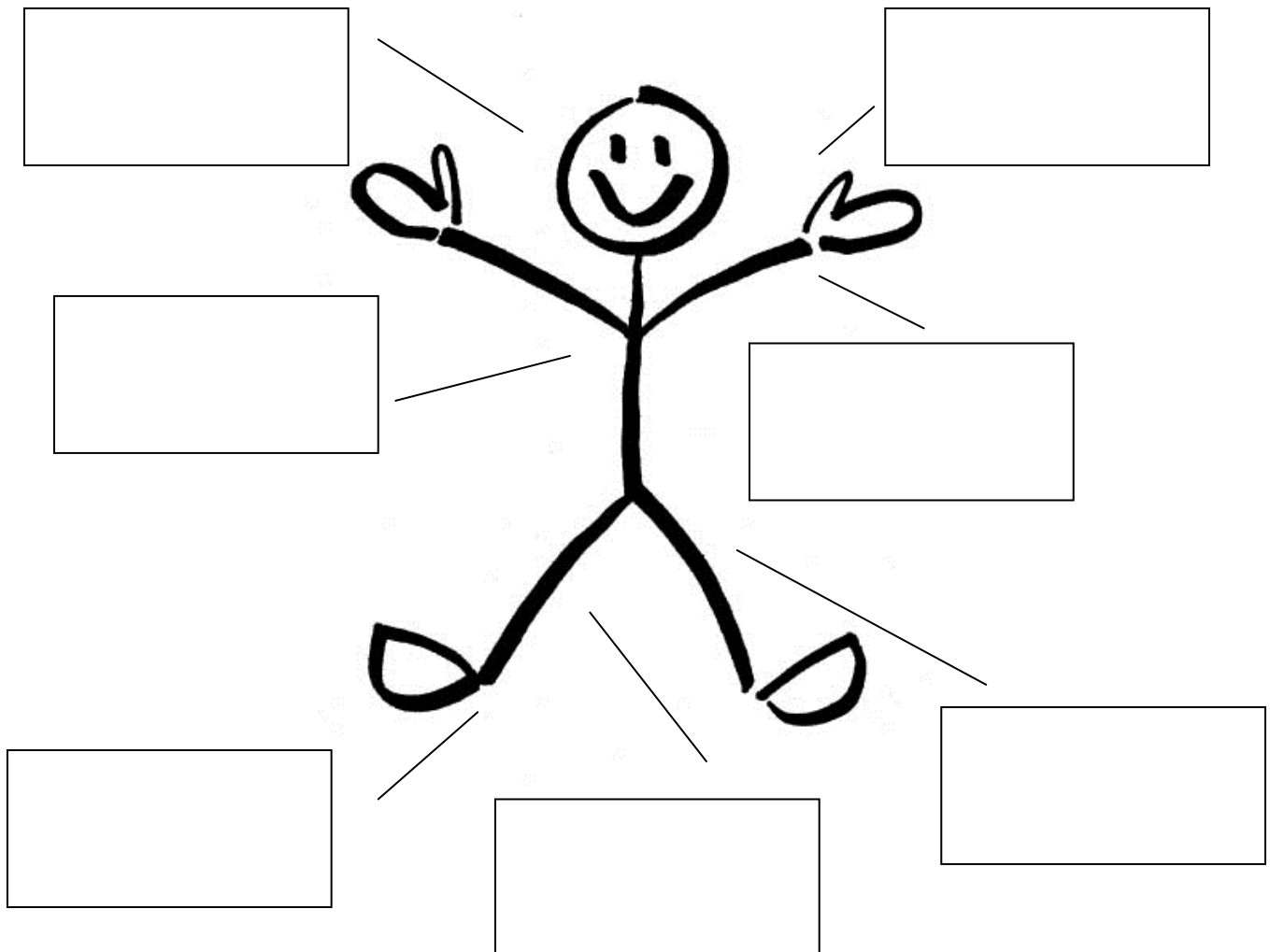
---

**What more would you like to learn from this role model and others in order to help you become a mature and productive adult?**

---

---

---





## Chapter 9: Housing Services

Housing is available for homeless and DCF involved youth ages 16-21 (i.e. foster care youth aging out of care and DCSOC involved youth) through a variety of programs. Typically, these housing programs will provide shelter to a youth for 18 months to 2 years depending on the program and their agency guidelines. Read this chapter for housing options and to access housing programs please call the Adolescent Housing Hub at 1-877-652-7624, visit <http://www.performcarenj.org/youth/resources/adolescent-housing-hub.aspx> or <http://www.state.nj.us/dcf/adolescent/housing/>

### Youth Self-Refer Shelter List

<p><b><u>Atlantic</u></b></p> <p>Covenant House 929 Atlantic Ave. Atlantic City, NJ 609-348-4070 Ages: 18-21</p> <p>Atlantic County Division of Intergenerational Services 201 So. Shore Road Northfield, NJ 08225 609-645-7700, Ext. 4700</p>	<p><b><u>Burlington</u></b></p> <p>Crossroads 610 Beverly- Rancocas Road Willingboro, NJ 08046 609-880-0210</p>	<p><b><u>Camden</u></b></p> <p>Center for Family Services 584 Benson Street Camden, NJ 08103 856-964-1990</p> <p><b><u>Cape May</u></b></p> <p>Oasis Youth Shelter Cape May Court House, NJ 609-465-5045 Ages: 12-17</p>	<p><b><u>Essex</u></b></p> <p>Covenant House 330 Washington St Newark, NJ 973-621-8705</p> <p>Youth Consultation Services 384 Broadway Newark, NJ 07104 973-482-4291</p>	<p><b><u>Mercer</u></b></p> <p>Anchor House Shelter 482 Centre Street Trenton, NJ 609-396-8329 Ages: 12-17</p>
<p><b><u>Ocean</u></b></p> <p>Ocean Harbor House 2445 Windsor Avenue, Toms River, NJ 732-929-0660 Ages:10-21</p>	<p><b><u>Passaic</u></b></p> <p>Hispanic Information Center 270 Passaic Street Paterson, NJ 07501 973-881-0280</p>	<p><b><u>Somerset</u></b></p> <p>Somerset Youth Shelter 49 Brahma Avenue Bridgewater, NJ 08807 980-526-6605</p>	<p><b><u>Philadelphia</u></b></p> <p>Covenant House 31 E Armat Street Pennsylvania 215-951-5411 Ages : 18-21</p>	

## **Housing and Resources for Teen/Young Adult Parents**

- "Capable Adolescent Mothers" is a Crossroads Inc. residential program for females ages 15 to 18 who enter any time during pregnancy and may stay until the child's first birthday. Call 609-386-3342 for more information.
- "Second Chance Homes" is a program that is available through your local county welfare office. It helps teen mothers ages 17 and under, and their children, live in private host homes in the community to help them with housing and caring for their baby. The host homes are monitored by Crossroads and Tri-City Corp. To be considered, the teen mothers must be Temporary Assistance to Needy Families (TANF) eligible, not DCP&P involved, not ready for independent living, and unable to live with relatives. A youth must personally go to their local county welfare or social services office to be eligible for the program.
- "Center for Great Expectations" is a residential facility for pregnant individuals ages 13 and older with an addiction or who have a family history of addiction. Call 732-247-7003 for more information.
- "Teen-Age Parents Program" is hosted by Twin Oaks Community Services (formerly named Family Service of Burlington County). This program provides counseling, case management, consultation, and home visits for pregnant and parenting teens. Call 609-518-5470 for more information.

## **Other Housing Options**

Project COPE for Runaway Youth:

<http://www.montclair.edu/cehs/academics/departments/fcs/cope/resources/runaway/>. Housing options for homeless youth: [www.centerforwomennj.org/resources/Housing.pdf](http://www.centerforwomennj.org/resources/Housing.pdf)

Youth seeking housing assistance from the state should go to your local housing authority. For more information please visit

[http://portal.hud.gov/hudportal/HUD?src=/states/new\\_jersey/renting/hawebsites](http://portal.hud.gov/hudportal/HUD?src=/states/new_jersey/renting/hawebsites).

Also, youth can apply for Section 8 through the housing authority. So if you are on the waiting list for Section 8 you may be able to be placed on the list for the Supplemental Rental Assistance Program (S-RAP). In order to be put on this list visit your regional Department of Community Affairs field office for further details. For office contact information please review the website link:

[http://www.state.nj.us/dca/divisions/codes/publications/pdf\\_guide\\_2\\_afford\\_hsg/appendix\\_b.pdf](http://www.state.nj.us/dca/divisions/codes/publications/pdf_guide_2_afford_hsg/appendix_b.pdf)

.

## ACTIVITY FIVE:

**What are the top 15 things that are most important for you to have in your house in order to consider it a home?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_

## Chapter 10: Transportation and Auto Coverage

Driving is a serious responsibility. Obtaining a driver's license is a sign that you are reaching adulthood. To learn about how to get your driver's license visit the NJ Motor Vehicle Commission's (MVC) website at [www.state.nj.us/mvc](http://www.state.nj.us/mvc). Questions call: 888-486-3339.

### Public Transportation

NJ Transit (Bus & Train): [www.njtransit.com](http://www.njtransit.com) 973-275-5555 (Operator 7am-7pm)

Taxi Service Directory: [www.1800taxicab.com/taxi-new-jersey.htm](http://www.1800taxicab.com/taxi-new-jersey.htm) 800-TAXI-CAB

### NJ Certified Driving Schools

MVC has organized a list of licensed driving schools by zip code. These schools can provide driver's education training for a specific rate. Some schools will assist you in obtaining your permit and/or license, and may directly pick you up where you live for each session. For rates and information, please contact the schools close to where you live. Note: Insurance companies will often lower your auto insurance rate if you have completed driver's training. For the list of driving schools, please visit [www.state.nj.us/mvc/pdf/Licenses/drs.pdf](http://www.state.nj.us/mvc/pdf/Licenses/drs.pdf).

### Automobile Insurance

There are numerous auto insurance companies. You can contact any of these agencies listed below to obtain a free quote, which will allow you to calculate how much you will pay for insurance per month. This list of auto insurance companies, all service NJ vehicles and **are not** in any particular order.

IFA: [www.ifaauto.com](http://www.ifaauto.com)

Progressive: [www.progressive.com](http://www.progressive.com)

GEICO: [www.geico.com](http://www.geico.com)

USAA: [www.usaa.com/Auto](http://www.usaa.com/Auto)

Liberty Mutual: [www.libertymutual.com/Auto](http://www.libertymutual.com/Auto)

Pioneers Insurance: [www.pioneersinsurance.com](http://www.pioneersinsurance.com)

State Farm: [www.statefarm.com](http://www.statefarm.com)

AAA Auto: [www.aaa.com](http://www.aaa.com)

Travelers Insurance: [www.travelers.com](http://www.travelers.com)

21<sup>st</sup> Century Auto: [www.21st.com](http://www.21st.com)

High Point Insurance: [www.highpointins.com](http://www.highpointins.com)

**“Love yourself first,  
and everything else  
falls in line. You  
really have to love  
yourself to get  
anything done in  
this world.”**

**- Lucille Ball**

To get information on how to find appropriate auto insurance, insurance definitions, and what your New Jersey auto insurance policy provides, read the NJ Auto Insurance Buyers' Guide, at [www.state.nj.us/dobi/division\\_consumers/pdf/autoguide02.pdf](http://www.state.nj.us/dobi/division_consumers/pdf/autoguide02.pdf)

## Chapter 11: Special Services

Feel like we are missing something? We hope not! Below is what we like to call the *kitchen sink* of resources. Read through the categories to see what might apply to you. Looking for legal advice? Need help with your disability? Trying to find local resources? The proper referral for these answers can be found below. Remember, if there is a resource you'd like to share with us please email it to our attention at: [mcoogan@acnj.org](mailto:mcoogan@acnj.org). In the meantime, good luck!

### Statewide/National Resources

**NJ-Department of Children & Families (DCF):** DCF provides services that can assist young adults with housing, life skills, mentoring, employment/training, educational needs, youth advocacy, and healthcare. For information visit: <http://www.nj.gov/dcf/adolescent/>.

**NJ Department of Human Services:** Offers a website that lists a wide range of programs, information and services designed to assist individuals, families and communities throughout the State of New Jersey. Visitors to the website will discover if they qualify for any of the 28 state and federal programs designed to help find housing, employment, child care, health insurance, prescriptions, pay for food and more. For information visit: [www.njhelps.org](http://www.njhelps.org).

**2NDFLOOR:** Is a confidential and anonymous statewide helpline for New Jersey's youth and young adults. Youth can call 2NDFLOOR at 888-222-2228 and find information on the website at [www.2ndfloor.org](http://www.2ndfloor.org). Youth can post messages on the website's message board to get ideas, thoughts, and insight from the 2NDFLOOR staff as well as from peers.

**NJ211:** Provides information and assistance to all NJ residents in the areas of health, human services, community resources and government assistance programs. You do not have to be in crisis to seek help from NJ211. To access NJ211 **dial 211** or visit the website at [www.nj211.org](http://www.nj211.org). The alternative telephone number is 1-800-HELP555 (1-800-435-7555).

**One Simple Wish:** Is a nonprofit organization that provides basic needs, special requests, and exciting experiences through their wish granting program for children and young adults in foster care and for those who have aged out of foster care. Wishes can be made through social service agencies, churches, as well as schools. The wishes range in value from \$5-\$500 and examples include: clothing and shoes, school assistance, employment fees, transportation expenses, small furnishings and home items, tickets to movies or events, sporting equipment, graduation, prom supplies, and others. For more information visit [www.onesimplewish.org](http://www.onesimplewish.org) or call 609-883-8484.

## **Resources for LGBTQI Youth**

**Garden State Equality:** Is an organization dedicated to bringing same-sex marriage equality to New Jersey. It is the organizer of campaigns, primarily to get the legislature to pass a marriage equality bill and to accumulate enough votes in the legislature to override a gubernatorial veto. For more information visit: [www.gardenstateequality.org](http://www.gardenstateequality.org).

**The Pride Center of New Jersey:** Offers numerous social, supportive, educational, entertaining, and fun events and groups for the LGBTIQ community every month. For more information and a calendar of events visit: [www.pridecenter.org](http://www.pridecenter.org).

**NJ Gay Life:** Gives a listing of local events happening throughout New Jersey to connect the LGBTQ community members. Also this website provides an online directory of New Jersey businesses as well as a support group calendar that is organized by issues and geographic locations. For more information visit: [www.njgaylife.com](http://www.njgaylife.com).

**Parents, Families and Friends of Lesbians and Gays (PFLAG):** A national non-profit organization located in Washington, DC. The non-profit provides support for the health and well-being of lesbian, gay, bisexual and transgender persons, their families and friends. It offers support, online information, events and programs, as well as scholarships and advocacy opportunities. For more information visit: [www.pflag.org](http://www.pflag.org).

**The Gay, Lesbian & Straight Education Network (GLSEN):** Is dedicated to make sure that students in schools are being respected regardless of their sexual orientation or gender identity and/or expression. The network strives to create school settings that valued differences for a more powerful and diverse community. For more information visit: <http://www.glsen.org/learn/about-glsen>.

## **Resources for Youth with a Disability**

**The New Jersey Department of Community Affairs:** Provides a recreation and leisure service resource directory for individuals with disabilities. The directory gives listings by county. For more information visit: [www.nj.gov/dca/divisions/dhcr/rec/resource\\_directory.html](http://www.nj.gov/dca/divisions/dhcr/rec/resource_directory.html).

**Statewide Parent Advocacy Network:** Provide all families in New Jersey with the necessary resources to ensure that caregivers of children with a disability are fully participating and contributing members of our communities and society. For more information visit: [www.spannj.org](http://www.spannj.org).

**Rutgers University:** Has a special education clinic <http://specialeducation.rutgers.edu/>

**The New Jersey Division of Vocational Rehabilitation Services (NJDVRS):** Provides services that allow individuals with disabilities to find or keep their existing jobs. DVRS works with individuals with all types of disabilities to include significant physical, mental health or

substance abuse issues and learning disabilities. For more information call DVRS Central Office at 609-292-5987 or visit <http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>.

**New Jersey Department of Education:** Provides data regarding special education programming and data about students with disabilities successfully transitioning from school into the adult life. For more information visit: [www.state.nj.us/education/specialed/transition/](http://www.state.nj.us/education/specialed/transition/).

**New Jersey Department of Human Services:** Offers a list of offices and programs available to meet the health care, community living, employment-related, community-based mental health and in-patient care, and special needs for people with a disability. For more information visit: <http://www.state.nj.us/humanservices/clients/disability/>. Also, the Division of Disability Services created a NJ Disability Resource Guide that lists a variety of state services. To review this guide visit: [www.state.nj.us/humanservices/dds/documents/REsource%20Directory%202010.pdf](http://www.state.nj.us/humanservices/dds/documents/REsource%20Directory%202010.pdf).

**Brain Injury of New Jersey (BIANJ):** Is a non-profit organization that was established to provide people with support groups and information relating to improving the quality of life for persons with a brain injury and their families. For more information visit: [www.bianj.org](http://www.bianj.org).

**Autism Speaks:** An autism science and advocacy organization that hosts events to raise funds to discover a cure for autism, and is dedicated to advocating for the needs of individuals with autism and their families. For more information visit: [www.autismspeaks.org](http://www.autismspeaks.org).

**Special Child Health Services:** NJ Department of Health has important programs and services through this website that were created to help families with children who have a disability. For more information visit: [www.nj.gov/health/fhs/sch/index.shtml](http://www.nj.gov/health/fhs/sch/index.shtml).

**Alliance for the Betterment of Citizens with Disabilities (ABCD):** Is a New Jersey-based organization that offers helpful resource links, which address a number of diverse issues within the developmental disability community. For more information visit: [www.abcdnj.org](http://www.abcdnj.org).

**The Division of Developmental Disabilities (DDD):** Provides a recreation and leisure service resource directory for individuals with disabilities. The directory gives listings by county. For more information visit: [www.nj.gov/dca/divisions/dhcr/rec/resource\\_directory.html](http://www.nj.gov/dca/divisions/dhcr/rec/resource_directory.html).

## **Resources for Victims of Domestic Violence**

**New Jersey Coalition for Battered Women:** Provides legal service information, publications, programs, and can link victims to local agencies. For more information visit: [www.njcbw.org](http://www.njcbw.org).

**LSNJ-Law:** Offers statewide legal information and advice. The website provides a hotline number for persons seeking legal counsel regarding a domestic violence situation. For more information visit: [www.lsnjlaw.org/english/family/domesticviolence/index.cfm](http://www.lsnjlaw.org/english/family/domesticviolence/index.cfm).

**Break the Cycle:** Is a national non-profit organization dedicated to promoting healthy and happy teen dating relationships. The website provides resources regarding teen dating violence. For more information visit: [www.breakthecycle.org](http://www.breakthecycle.org).

## **Resources for Teen/Young Adult Parents**

**New Jersey Child Support:** Provides financial support forms online, custodial and non-custodial parent information, a listing of county offices, outreach programs, and services for teen parents. For more information visit <http://www.njchildsupport.org>.

**UIH Family Partners:** Offers planning for parenting fathers, who are dedicated to the welfare of children. UIH serves to empower and help men in becoming more actively involved as positive parental figures for their children and families. For more information visit: [www.uihfamilypartners.org](http://www.uihfamilypartners.org).

## **Resources for At-Risk Youth**

**“Outreach To At-Risk Youth”:** Designed to prevent crime/juvenile delinquency and gang involvement. The 21 programs located in Camden, Essex, Mercer, Atlantic, Monmouth, Cumberland, Hudson, Passaic, Middlesex and Union counties provide enhanced recreation, vocational, educational, outreach and supportive services to youth, ages 13 to 18, and possibly until the age of 21. For information, call 609-888-7100 or visit: <http://www.state.nj.us/dcf/adolescent/parenting/otary.pdf>.

**The National Guard Youth Challenge Program:** Is for at-risk youth (ages 16-18) to enter prior to their 18<sup>th</sup> birthday. Eligible youth participants are unemployed, drug and alcohol free, and high school dropouts. For more information visit: [www.ngycp.org](http://www.ngycp.org).

**The New Jersey Courts:** Created a general information guide for parents and guardians to assist them in understanding the handling of juvenile delinquency proceedings. To review this guide visit: [http://www.judiciary.state.nj.us/essex/family/FamilyGuide to JuvenileJustice Handbook.pdf](http://www.judiciary.state.nj.us/essex/family/FamilyGuide%20to%20JuvenileJustice%20Handbook.pdf).

## **Legal Assistance**

**Legal Services of New Jersey (LSNJ):** Offers statewide legal information and advice. For any civil (not criminal) legal issues call 1-888-LSNJ-LAW or visit [www.lsnjlaw.org](http://www.lsnjlaw.org). LSNJ-Law also provides general family law data. Visit: [www.lsnjlaw.org/english/family/index.cfm](http://www.lsnjlaw.org/english/family/index.cfm). Also, for legal information regarding family and relationships with involvement of DYFS please visit: [www.lsnjlaw.org/english/family/dyfs/index.cfm](http://www.lsnjlaw.org/english/family/dyfs/index.cfm).

**New Jersey Office of the Public Defender:** Provides required legal representation for adults and juveniles charged with criminal offenses who are unable to afford private lawyers. Juveniles involved in the courts have a right to representation. For more information about the public defender’s office and services visit: [www.nj.gov/defender/div\\_juvservices.shtml](http://www.nj.gov/defender/div_juvservices.shtml).

**Office of the Law Guardian (OLG):** Provides legal representation to children and youth who are involved in child welfare matters in family court. Law guardians are appointed by the court in child welfare matters to help youth express their wishes to the court and protect their legal interests, and to assist in helping the youth understand their legal rights. For more information or to find local law guardian offices visit: [www.state.nj.us/defender/div\\_lawguardian.shtml](http://www.state.nj.us/defender/div_lawguardian.shtml).



**Rutgers Child Advocacy Clinic (CAC):** Serves New Jersey children and families who are at risk or already living in poverty. CAC assists in meeting the educational, economic, and medical needs of families through legal advocacy and representation. For more information visit: [www.law.newark.rutgers.edu/clinics/child-advocacy-clinic](http://www.law.newark.rutgers.edu/clinics/child-advocacy-clinic) and [www.njyouth4youth.org](http://www.njyouth4youth.org). Or feel free to call 973-353-3196.

**Rutgers Special Education Clinic:** Offers legal assistance for parents of children with disabilities in New Jersey. Clinic law students provide representation and support to parents seeking to obtain appropriate early intervention, educational services, and placements for their child(ren). For more information visit: [www.law.newark.rutgers.edu/clinics/special-education-clinic](http://www.law.newark.rutgers.edu/clinics/special-education-clinic).

**Advocates for Children of New Jersey (ACNJ):** Is a statewide nonprofit organization that advocates for more effective funding and stronger services for children and families. For more information visit: [www.acnj.org](http://www.acnj.org).

**The Kidlaw Resource Center:** Is one program of ACNJ that provides information regarding children and the law and legal assistance related to special education. Their website is an online library source of publications, fact sheets, manuals, and other resources regarding the legal rights of New Jersey's children. For more information visit: [www.acnj.org](http://www.acnj.org) or call 973-643-3876.

**Foster Family Advocates, Inc.:** Is a 501(c) (3) charity created to provide foster families with legal and advocacy services, training and education. This organization has a small grant to help youth in foster care or youth aging out of foster care fix their credit through counseling and challenging disputed items on child's credit report. For more information visit: [www.fosterfamilyadvocates.org](http://www.fosterfamilyadvocates.org).

**Educational Law Center (ELC):** ELC serves as the leading voice for New Jersey's public school children, as well as at-risk students, and has become one of the most effective advocates for equal educational opportunity and education justice in the United States. ELC also promotes educational equity through partnership building, litigation support, policy development, communications, and action-focused research throughout the US. Visit: [www.edlawcenter.org](http://www.edlawcenter.org).

## **PART FOUR**

### **Closing: Remember That Others Have Made It and So Can You**

#### **Closing Remarks**

Edward Joyner is a 24-year-old former foster care youth. He is currently enrolled as a full-time student at Seton Hall University. Edward is a public speaker, poet and basketball athlete. He enjoys sharing his poetry with people interested to learn about his experiences in and out of the foster care system. He stated, "...when I read my own poetry and I look out at the listeners, I am stimulated by the sight of aggressive listening indicated by the furrowed brows on their faces. It tells me that my voice is finally being heard and I am leaving my print on the world." Below you will find Edward Joyner's poem entitled "I am From."

#### **I am From**

I am from  
A land of tears where  
I must be too strong to cry  
I am from  
A foster's care where  
When night falls  
I keep a watchful eye  
I am from  
No one cares where  
Ears are deaf and  
Eyes are blind  
I am from  
The DYFS desk where  
A case number is  
My life defined  
I am from  
The bottom of the barrel  
Fighting to climb  
The next crabs back  
I am from  
The projects where  
Grounds and hands both bare crack  
I am from  
A suicidal father who  
Left me in this world alone  
I am from  
A cloudy past  
Childhood of bliss

And now I'm grown  
 I'm now from Future Scholars  
 Where my little brothers and sisters will  
 Walk tall despite the painful blisters  
 That bind their feet and  
 Try to hinder their advancement in life  
 Where am I from?  
 I'm from that sparkle in the night  
 That one bright star that  
 Leads the lost to the light  
 Follow me!  
 Like Pac said  
 And even though Pac's dead he  
 Lives in me  
 Because he is where I'm from and  
 I am from the hood  
 If you're from there  
 Put a fist up  
 I am from a place where  
 You don't have to floss your wrist up  
 To be like T. I.  
 You can still be hood and  
 Be about your B. I.  
 Isness and  
 You don't have to ask  
 Is this the  
 End all to be all because  
 I am from a land of opportunity

**Written By: Edward Joyner**

### **Special Tips: Oprah's Top 10 Life Lessons**

- 1.) What is put out comes back all the time, no matter what.**
- 2.) You define your own life. Do not let other people write your script.**
- 3.) Whatever someone did to you in the past has no power over the present. Only you give it power.**
- 4.) When people show you who they are, believe them the first time (a lesson from Maya Angelou).**
- 5.) Worrying is a waste of time. Use the same energy for doing something about whatever worries you.**
- 6.) What you believe has more power than what you dream, wish, or hope for. You become what you believe.**
- 7.) If the only prayer you ever say is "thank you," that will be enough (from the German theologian and humanist Meister Eckhart).**
- 8.) The happiness you feel is in direct proportion to the love you give.**
- 9.) Failure is a signpost to turn you in another direction.**
- 10.) If you make a choice that goes against what everyone else thinks, the world will not fall apart.**

**-Oprah Winfrey (2011)**

**Activity Answers:** Activity Three- Health Care (H); Arts /Design /Fashion (A); Liberal Arts/General Studies (I); Technology/Computers (K); Massage/Spa/Wellness (J); Education (G); Criminal Justice (E); Business (D); Aviation (B); Trade (L); Unique & Alternative Careers (M); Culinary Arts (F); and Beauty (C)

## JOURNAL PAGE

**NOTES:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**FEELINGS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**THOUGHTS AND IDEAS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**QUESTIONS:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## About the Authors

### Mary Coogan, Esq.

Mary Coogan is the assistant director of the Advocates for Children of New Jersey (ACNJ). Ms. Coogan was admitted to the New Jersey Bar in December 1984 and practiced family law before joining the ACNJ staff in 1993. Currently, at ACNJ she is responsible for ACNJ's Kidlaw Center. Ms. Coogan can be reached by phone at 973-643-3876 or via email at [mcoogan@acnj.org](mailto:mcoogan@acnj.org). Feel free to visit the ACNJ website at: [www.acnj.org](http://www.acnj.org).

### Monica C. Gural, Esq.

Monica C. Gural is the supervising attorney at Legal Services of New Jersey. She works for the Domestic Violence Representation Project and the Youth Law Project. Ms. Gural can be reached by phone at 732-572-9100, ext. 8261 or via email at [mgural@lsnj.org](mailto:mgural@lsnj.org). Feel free to visit the LSNJ website at: [www.lsnjlaw.org](http://www.lsnjlaw.org).

### Wendy Logan, MSW

Wendy Logan is a former foster care youth who "aged out" of the New Jersey foster care system in 2004. In May 2012, Ms. Logan earned a master's degree in social work from the School of Social Policy & Practice at the University of Pennsylvania. She is a public speaker, youth advocate, educator, freelance writer and event planner. Ms. Logan can be reached by phone at 609-505-4976 or via email at [wendylogan@live.com](mailto:wendylogan@live.com). Feel free to visit her website at <http://wendylogan.blogspot.com/>.

### Elizabeth Manley, LSW

Elizabeth Manley was the CEO at Caring Partners of Morris/Sussex and worked at that agency for approximately 7 years. In October of 2012 she accepted the Division Director Children's System of Care position at the New Jersey Department of Children and Families. Ms. Manley has worked specifically with children and adolescents in the mental health field for 24 years as a social worker. She has been a member of the Children in Court Improvement Committee since 2007. Ms. Manley can be reached by phone at 609-888-7200 or via email at [Elizabeth.Manley@dcf.state.nj.us](mailto:Elizabeth.Manley@dcf.state.nj.us). Feel free to visit the DCF website at: [www.state.nj.us/DCF](http://www.state.nj.us/DCF).

### Betsy Montalvo, CSW

Betsy Montalvo is a Supervisor in the Office of Adolescent Services for the Department of Children and Families. Betsy oversees the housing, life skills, and aftercare programs for the aging out population, as well as the services for the LGBTQI population and homeless youth. She has 20 years of experience in working with abused and neglected children. Ms. Montalvo can be reached by phone at 609-888-7074 or via email at [betsy.montalvo@dcf.state.nj.us](mailto:betsy.montalvo@dcf.state.nj.us). Feel free to visit the DCF website at: [www.state.nj.us/DCF](http://www.state.nj.us/DCF).

### Jessica Trombetta, LCSW

Jessica Trombetta is a Licensed Clinical Social Worker currently employed as the Director for the Office of Adolescent Services with the New Jersey Department of Children and Families. She has extensive experience providing clinical services and case management to children, youth, older adults, and families. Ms. Trombetta can be reached by phone at 609-888-7100 or via email at [jessica.trombetta@dcf.state.nj.us](mailto:jessica.trombetta@dcf.state.nj.us). Feel free to visit the DCF website at: [www.state.nj.us/DCF](http://www.state.nj.us/DCF).